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Total Number of Pages in This Submission	15	Application Number	09/309,131
		Filing Date	March 15, 2004
		First Named Inventor	Terry L. Geer
		Art Unit	3624
		Examiner Name	Sandra S. Snapp
Attorney Docket No.		3999692-145715	MAR 15 2004


ENCLOSURES (Check all that apply)

<input type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached <input checked="" type="checkbox"/> Amendment/Reply <input checked="" type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input checked="" type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input type="checkbox"/> Information Disclosure Statement <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Response to Missing Parts/ Incomplete Application <input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53	<input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Request for Refund <input type="checkbox"/> CD, Number of CD(s) _____	<input type="checkbox"/> After Allowance Communication to a Technology Center (TC) <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input type="checkbox"/> Other Enclosure(s) (please identify below):
Remarks Sent to Facsimile 703/305-7687; attn: Sandra Snapp		

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm or Individual	Edwin M. Baranowski Reg. No. 27,482
Signature	
Date	March 15, 2004

CERTIFICATE OF TRANSMISSION/MAILING

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Typed or printed	Edwin M. Baranowski		
Signature		Date	March 15, 2004

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UNITED STATES DEPARTMENT OF COMMERCE
PATENT AND TRADEMARK OFFICE

In the application:

Serial No.: 09/309,131

Inventor: Terry L. Geer

Filed: May 10, 1999

For: System For Depositing And Submitting Commingled Paper And
Electronic Financial Instruments Into The Payment System And
For Effecting The Payment Thereof

Group Art Unit: 3624

Confirmation No. 7132

Examiners: Sandra S. Snapp

Atty. Docket No.: 3999692-145715

FILED BY FACSIMILE TO 703-305-7687 FOR AFTER FINAL COMMUNICATIONS

Mail Stop No Fee Amendment
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RESPONSE TO THE FINAL ACTION MAILED ON SEPTEMBER 24, 2003

PURSUANT TO 37 CFR § 1.116

To the Honorable Commissioner:

I. Introductory Comments

Applicant herewith responds to the Official Communication mailed on September 24, 2003. Entry of this amendment, reconsideration and reexamination and allowance are requested.

Application Number 09/309,131, Response to the Official Communication Mailed on September 24, 2003

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